

III. REMARKS

Claims 1, 4-9, 11-22, 24-27, 29-32, 34 and 35 are pending in this application. By this amendment, claims 1, 7, 13, 16, 22, 26 and 31 have been amended herein.

Applicants do not acquiesce in the correctness of the rejections and reserve the right to present specific arguments regarding any rejected claims not specifically addressed.

Furthermore, Applicants reserve the right to pursue the full scope of the subject matter of the original claims in a subsequent patent application that claims priority to the instant application. Reconsideration in view of the following remarks is requested.

Entry of this Amendment is proper under 37 C.F.R. §1.116(b) because the Amendment: (a) places the application in condition for allowance as discussed below; (b) does not raise any new issues requiring further search and/or consideration; and (c) places the application in better form for appeal. Accordingly, Applicants respectfully request entry of this Amendment.

Claims 1, 4-9, 11-22, 24-27, 29-32, 34 and 35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Puri (US Patent No. 6,064,982), hereinafter “Puri”, and Barritz *et al.* (US Patent No. 6,938,027), hereinafter “Barritz” and further in view of Fuerst (US Patent No. 6,189,029), hereinafter “Fuerst”, and Canada *et al.* (US Patent No. 6,757,660), hereinafter “Canada”.

Applicants cite paragraphs [0042], [0055], and [0087] through [0091] as well as figures 3 through 6 for examples of supporting disclosure for portions of the amended features.

In any event, Applicants contend that several features now found in the independent claims are not taught or suggested by the lengthy combination of Puri and Barritz and further in view of Fuerst and Canada.

First, even assuming *arguendo* that it is obvious to make the convoluted combination that the Examiner has (i.e., Puri and Barritz and further in view of Fuerst and Canada), the combination does not teach or suggest, *inter alia*, “wherein the business entity is a banking entity”. See e.g., claim 1, and similarly found in independent claims 7, 13, 16, 22, 26 and 31.

Second, the cited combination does not teach or suggest, *inter alia*, “wherein the priorities include one of: maximizing world wide web sales, providing customer access to data, and complying with data privacy regulations.”

Third, the cited combination does not teach or suggest, *inter alia*, “wherein the questions are directed to investigate the business entity’s topology, a number and type of user of the application, technical support given an application, and standards that apply to the application.”

Thus, the serpentine combination of Puri and Barritz and further in view of Fuerst and Canada does not teach the aforementioned features of the claimed invention. Accordingly, Applicants request that the Office’s rejection be withdrawn.

With respect to the Office’s other arguments regarding dependent claims, Applicants herein incorporate the arguments presented above with respect to the

independent claims from which the claims depend. Furthermore, Applicants submit that all claims are allowable based on their own distinct features. Since the Puri and Barritz and further in view of Fuerst and Canada, either alone, or in combination, do not teach or suggest each and every feature of the claimed invention, Applicants respectfully request withdrawal of these rejections based under 35 U.S.C. §103(a).

IV. CONCLUSION

In light of the above remarks, Applicants respectfully submit that all claims are in condition for allowance. Should the Examiner require anything further to place the application in better condition for allowance, the Examiner is invited to contact Applicants' undersigned representative at the number listed below.

Respectfully submitted,

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_____/Joseph J. Christian/

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